

FIG. 1

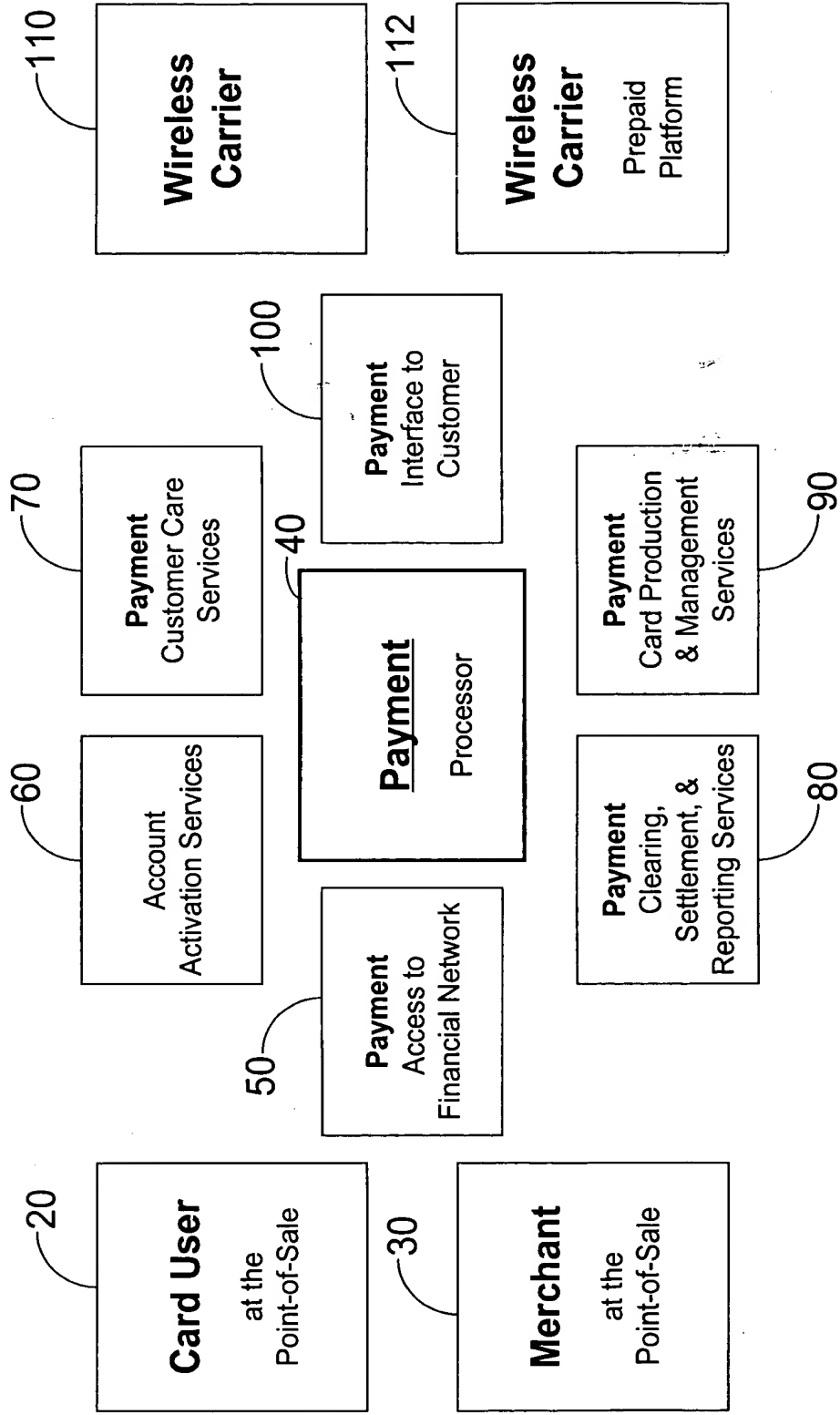


FIG. 2

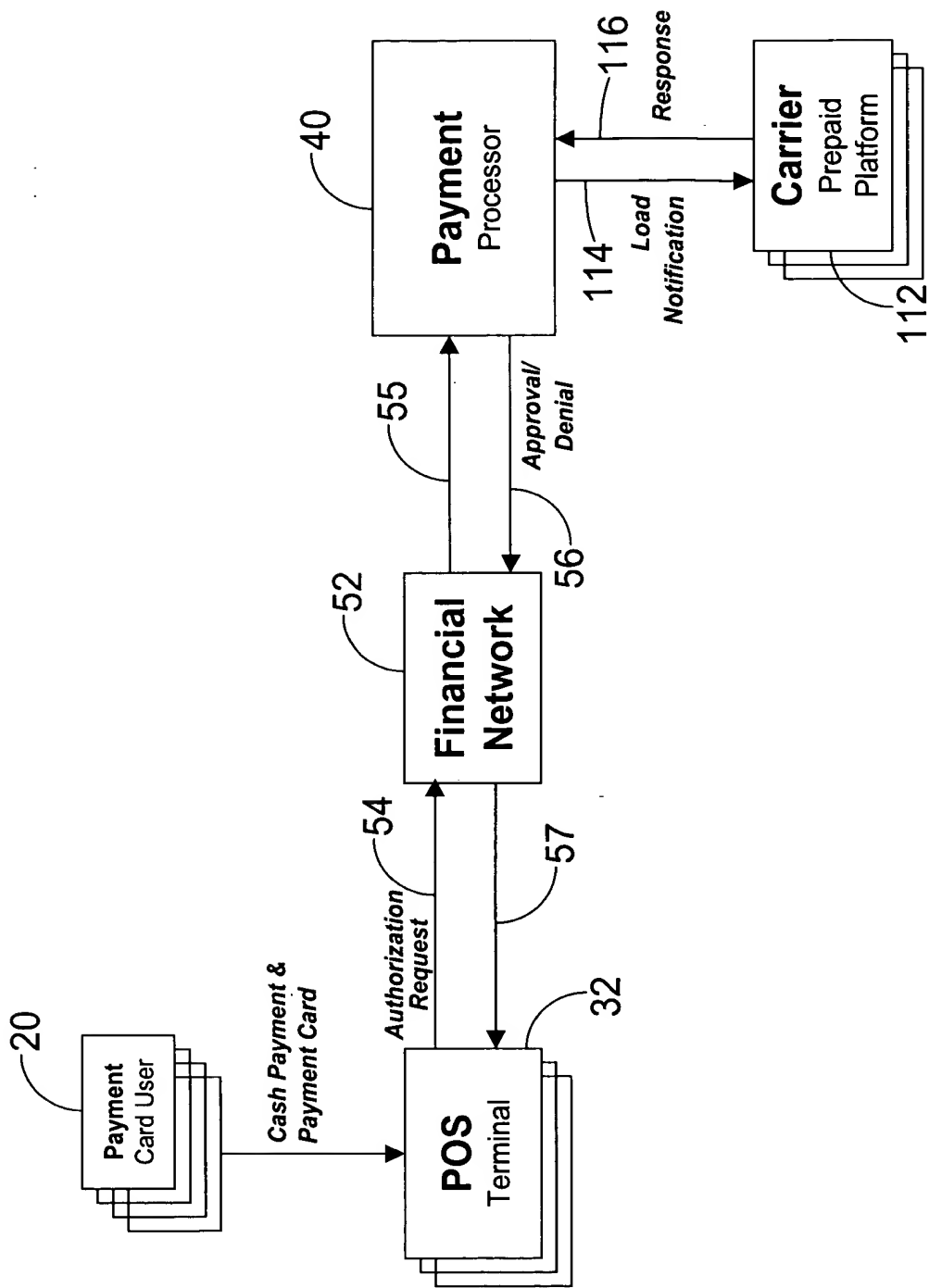


FIG. 3

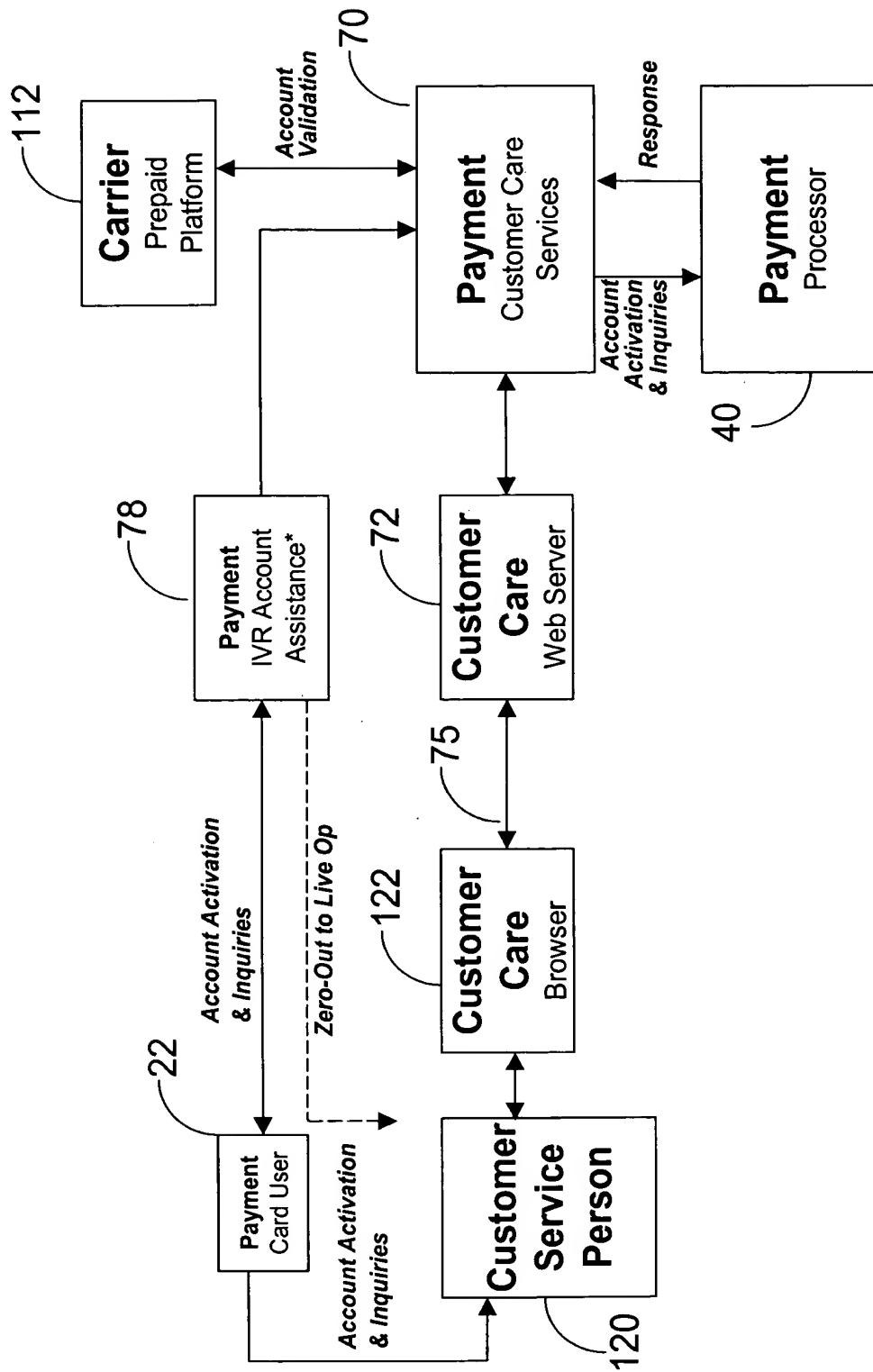


FIG. 4

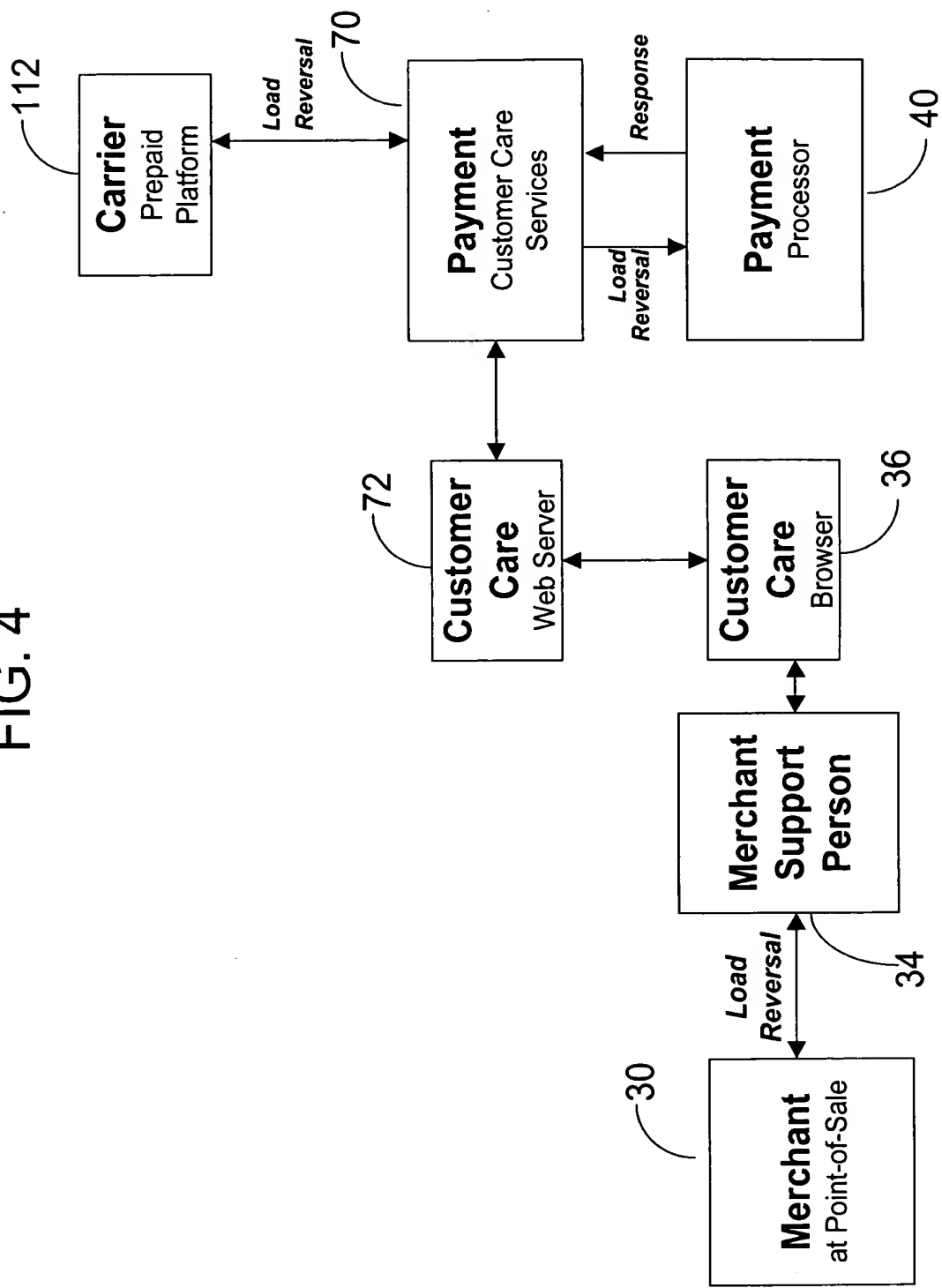


FIG. 5 is a block diagram of a payment processing system. The diagram illustrates the flow of funds and data between various entities: Payment Card User (20), Merchant at POS (30), Merchant Bank Account (38), ACH Gateway (130), Payment Segregated Accounts (140), Payment Financial Clearing and Settlement Services (80), and Carrier Bank Account (150). The diagram shows the flow of cash payments, cash deposits, debit batches, credit batches, debit cash, and credit cash. A legend at the bottom indicates that solid arrows represent the Debit Process and dashed arrows represent the Credit Process.

FIG. 5

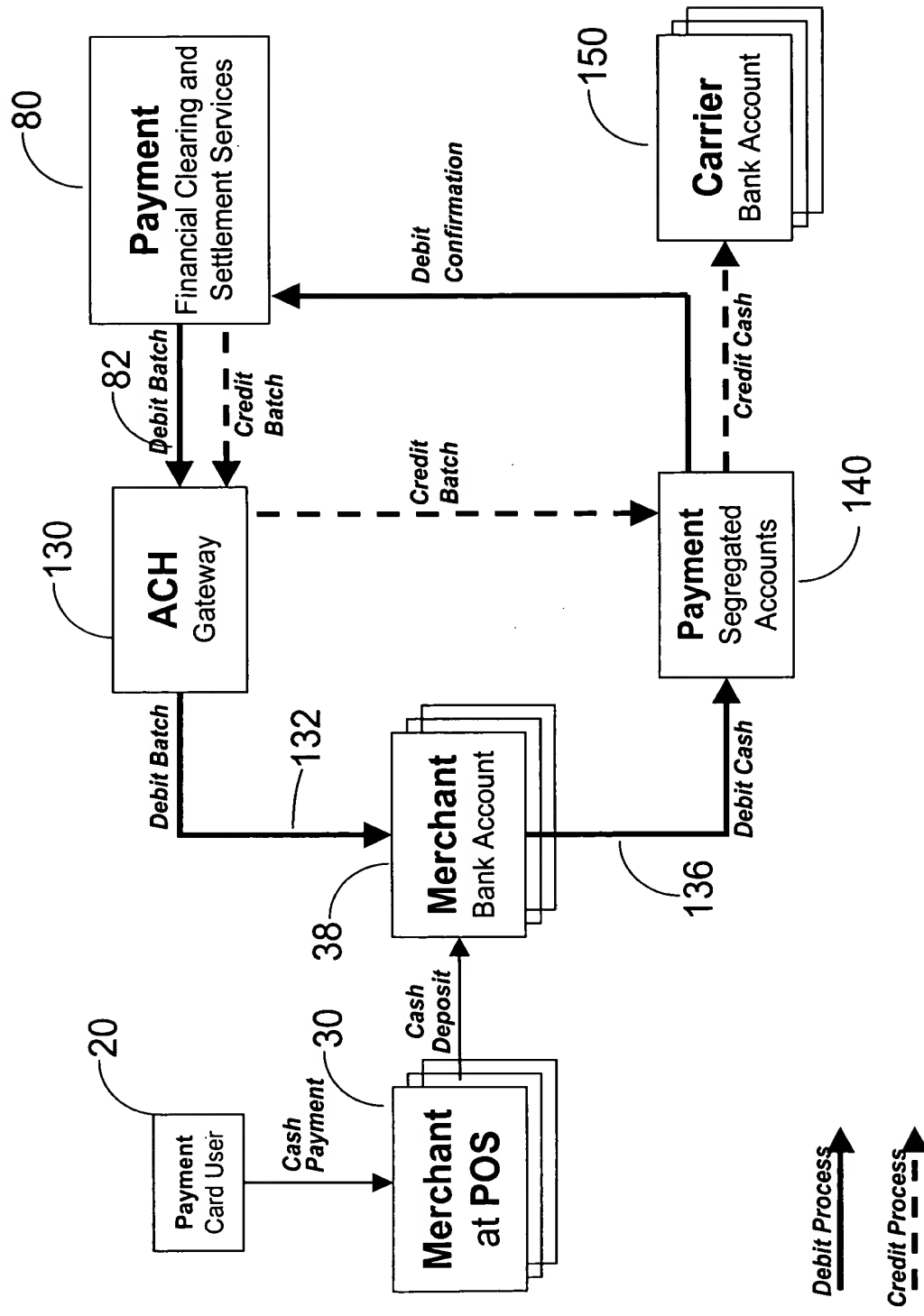


FIG. 6

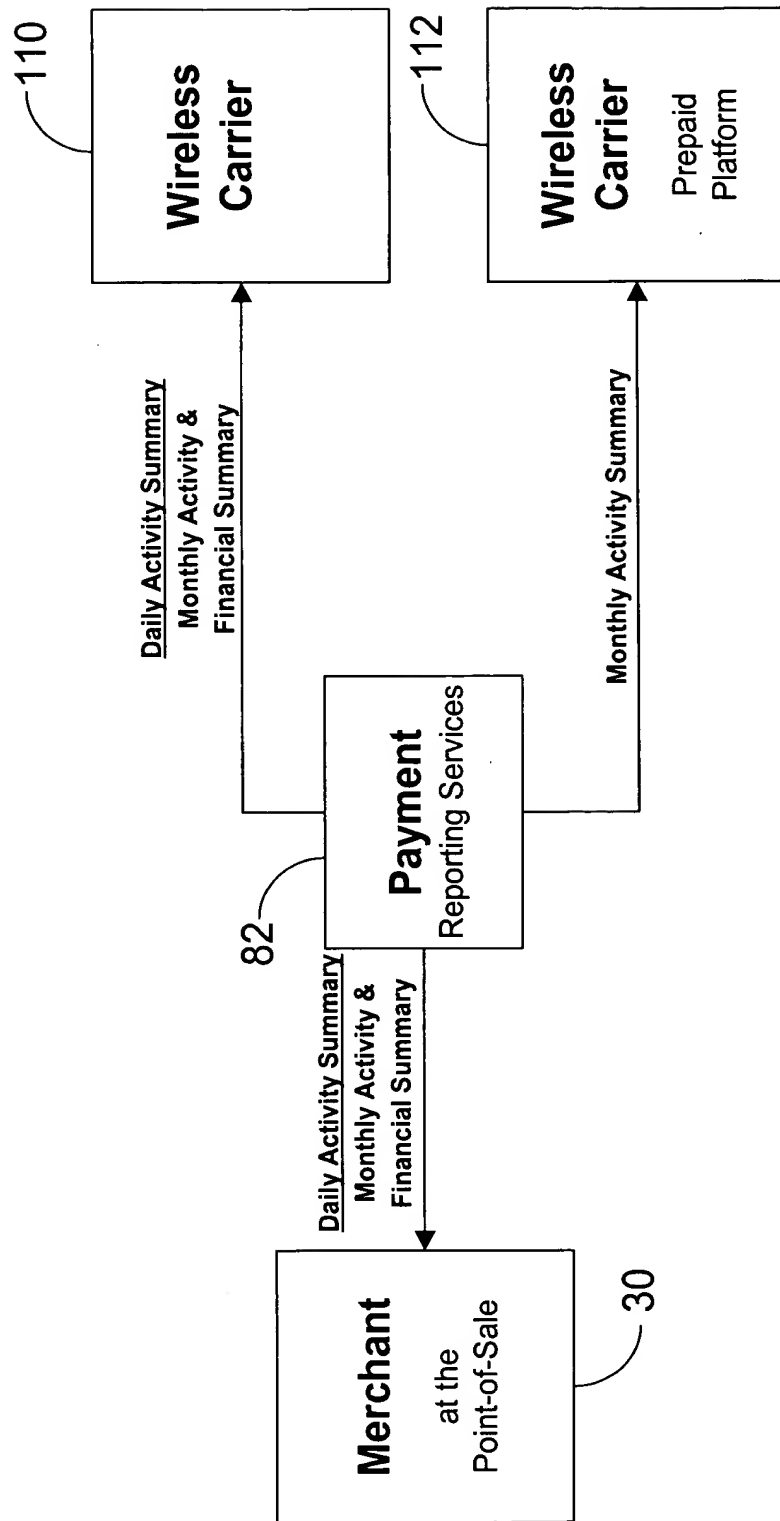


FIG. 7

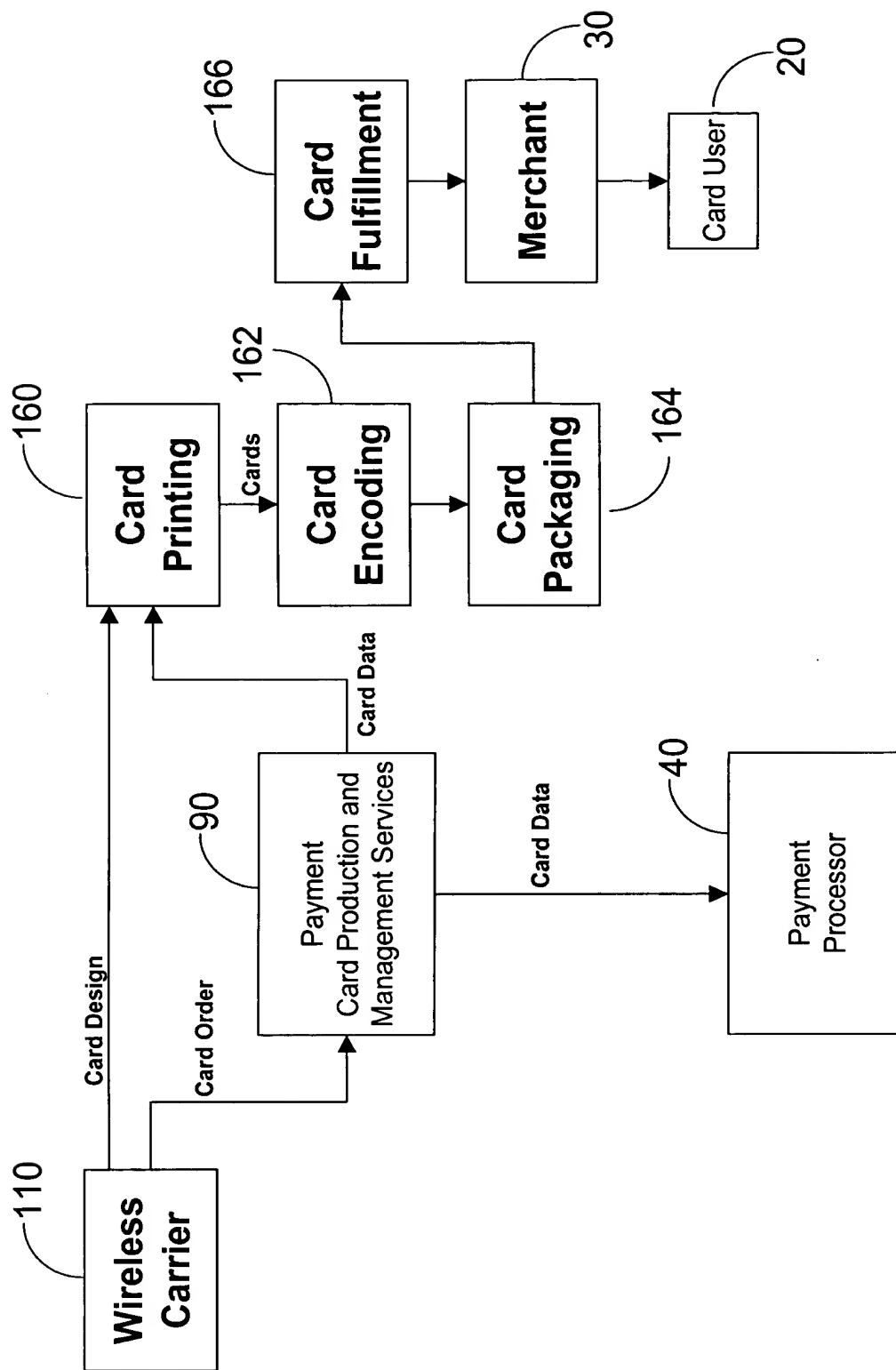


FIG. 8

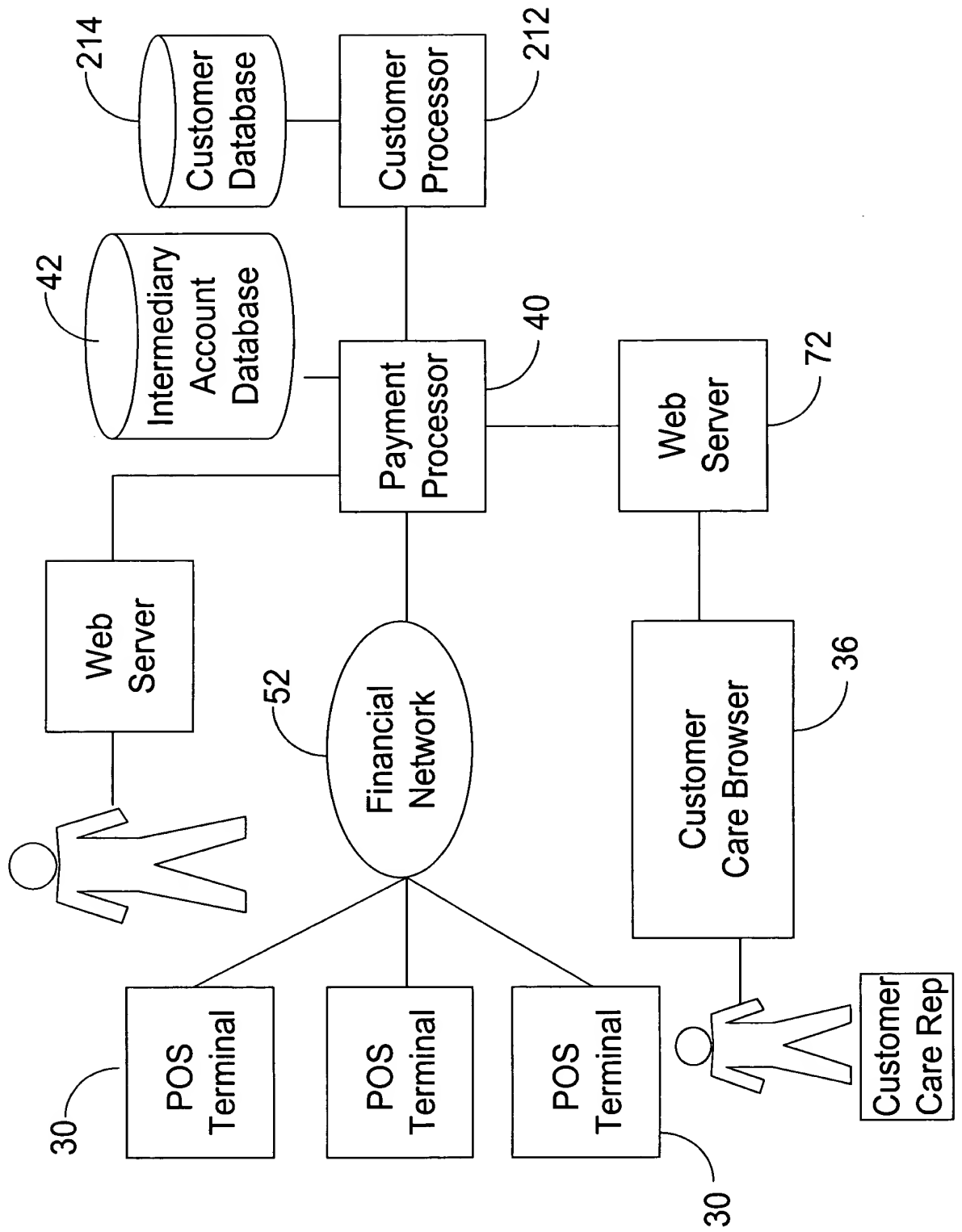




FIG. 9A

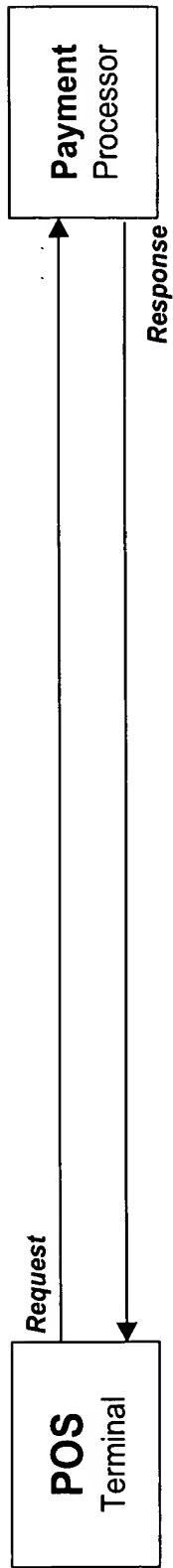


FIG. 9B

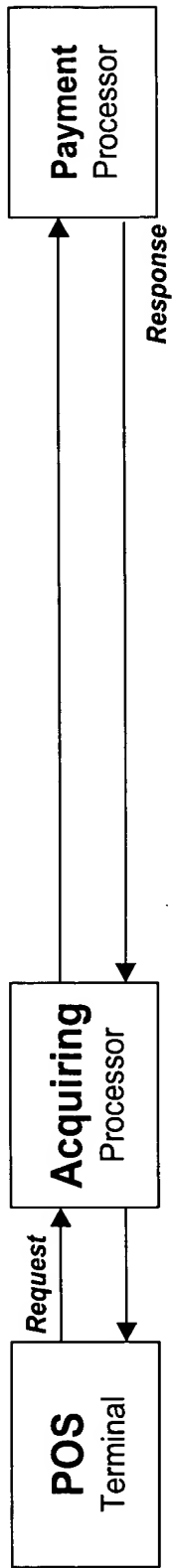


FIG. 9C



FIG. 9D

